

Fill in this information to identify your case and this filing:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2 Shari Wagner Cole
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**7577 Pinewild Rd
Seven Valleys, PA 17360-9176**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$300,000.00

Current value of the portion you own?
\$300,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Real Estate

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$300,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

☒ Yes

3.1 Make: **BMW**
Model: **535xi**
Year: **2008**
Approximate mileage: **173000**
Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$3,662.00

\$3,662.00

3.2 Make: **Acura**
Model: **MDX**
Year: **2014**
Approximate mileage: **96500**
Other information:

Who has an interest in the property? Check one

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$19,057.00

\$19,057.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No

☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$22,719.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**Household Goods
(As Per File Attached)**

\$10,550.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No

☐ Yes. Describe.....

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

Men's Clothing - \$1000
Women;s Clothing - \$1000

\$2,000.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

Jewelry
(As Per File Attached)

\$2,440.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$14,990.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes.....

Institution name:

Bank Of America: Checking - 6734
Po Box 15284

17.1. **Checking Account** **Wilmington, DE 19850**

\$73.13

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
☐ Yes. Give specific information about them.....
Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
☐ Yes. Name the insurance company of each policy and list its value.
Company name:

Beneficiary:

Surrender or refund
value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$73.13

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

Debtor 1
Debtor 2 Cole,, Richard Horace Jr. & Cole, Shari Wagner

Case number (if known) 1:17-bk-1533

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		<u>\$300,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$22,719.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$14,990.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$73.13</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$37,782.13</u>	Copy personal property total <u>\$37,782.13</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$337,782.13</u>



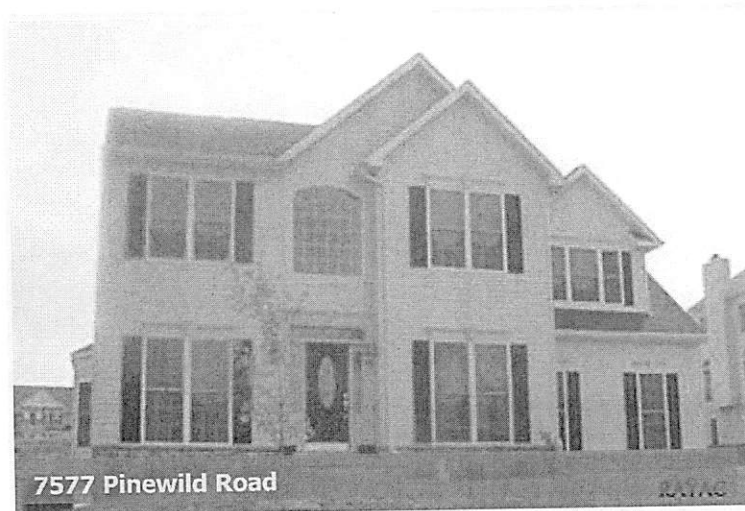
COMPARATIVE MARKET ANALYSIS

CMA Presentation

Prepared for:

Rick & Shari Cole
7577 Pinewild Rd
Seven Valleys, PA 177360

Wednesday, May 10, 2017



Prepared By:

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RE/MAX Patriots
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York, PA 17402

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SUBJECT PROPERTY DETAIL



7577 Pinewild Road

City	Seven Valleys	Residential/Farms
State	PA	Detached
Zip	17360	Year Built 2005
Lot Dim		Ttl Fin SF 5002
Neigh/Sub	Logan's Reserve	Water Public Water
Schl Dist	Dallastown	Sewer Public Sewer
BR	4	Heat Propane, Forced
FB	3	Cooling Central Air Conditioning
HB	1	Parking 2 Car Garage
Tot Acre	0.2600	

This analysis has not been performed in accordance with the uniform standards of professional appraisal practice which require valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.



Prepared by Jeff Darr / Ruby Darr Team



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COMPARABLE REPORT



Type	Residential/Farms	Residential/Farms	Residential/Farms	Residential/Farms
Class	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS
School District	Dallastown	Dallastown	Dallastown	Dallastown
Stories	2 Story	2 Story	2 Story	2 Story
Address	7577 Pinewild Road	1060 Silver Maple Cir	439 COUNTRYSIDE	622 Glen Arbor Court
City	Seven Valleys	Seven Valleys	SEVEN VALLEYS	Seven Valleys
Neigh/Sub	Logan's Reserve	Logans Reserve	LOGANS RESERVE	Logan's Reserve
Orig Price	\$325,000	\$349,900	\$327,000	\$355,000
L/P	\$305,000	\$349,900	\$319,000	\$355,000
S/P		\$349,900	\$306,000	\$345,000
How Sold		SALES AGREEMENT	CONVENTIONAL	CONVENTIONAL
Status	ACT-HOLD-Don't Show	SOLD	SOLD	SOLD
DOM	61	1	79	4
Close Date		10/14/2016	3/17/2017	11/17/2016
Total Bedrooms	4	4	4	4
Total Full Baths	3	2	3	2
Total Half Baths	1	1	1	1
Tot Bel SQ	1200	0	1041	0
Tot Fin Ab	3802	3477	3020	3922
Total Finished SQFT	5002	3477	4061	3922
Year Built	2005	2006	2005	2006
Total Acreage	0.2600	0.2583	0.2600	0.4213
MLS #	Subj Prop 21702622	21610215	21613069	21611552
CC Pd by Seller		\$0.00	\$0.00	\$0.00
Parking	2 Car Garage	2 Car Garage, Attached	2 Car Garage, Attached	3 Car Garage, Oversized, Attached, Off Street Parking, On Street Parking
Heat	Propane, Forced	Propane, Forced	Propane, Forced	Propane, Forced, Zoned Heat
Cooling	Central Air Conditioning	Central Air Conditioning	Central Air Conditioning, Electric	Central Air Conditioning, Multiple Units, Zoned Cooling
Condition	Good	Excellent	Average	Excellent, Very Good
REO/Bank Owned Y/N	No	No	No	No

Adjustments:

Tot Fin Ab	\$0	\$32,500	\$78,200	(\$12,000)
Tot Bel SQ	\$0	\$60,000	\$7,950	\$60,000
Full Bath	\$0	\$0	\$0	\$2,000
1 Car Garage	\$0	\$0	\$0	\$0
Total Bedrooms	\$0	\$0	\$0	\$0
1/2 Bath	\$0	\$0	\$0	\$0
Adjusted Price	\$305,000	\$442,400	\$392,150	\$395,000



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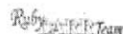
COMPARABLE REPORT



Type	Residential/Farms	Residential/Farms	Residential/Farms	Residential/Farms
Class	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS
School District	Dallastown	Dallastown	Dallastown	Dallastown
Stories	2 Story	2 Story	2 Story	2 Story
Address	7577 Pinewild Road	1117 Silver Maple Circle	7702 Pinewild Road	730 Silver Maple Circle
City	Seven Valleys	Seven Valleys	Seven Valleys	Seven Valleys
Neigh/Sub	Logan's Reserve	Logan Reserve	Logans Reserve	Logans Reserve
Orig Price	\$325,000	\$301,600	\$429,900	\$354,900
L/P	\$305,000	\$289,500	\$399,900	\$354,900
S/P				
How Sold				
Status	ACT-HOLD-Don't Show	PENDING (Under Contract)	PENDING (Under Contract)	ACTIVE
DOM	61	42	66	83
Close Date		5/25/2017	6/9/2017	
Total Bedrooms	4	4	4	4
Total Full Baths	3	3	3	3
Total Half Baths	1	1	1	1
Tot Bel SQ	1200	0	1609	625
Tot Fin Ab	3802	5072	3833	3029
Total Finished SQFT	5002	5072	5442	3654
Year Built	2005	2005	2005	2006
Total Acreage	0.2600	0.2583	0.3100	0.2583
MLS #	Subj Prop 21702622	21702425	21702045	21701739
CC Pd by Seller				
Parking	2 Car Garage	3 Car Garage, Attached	2 Car Garage	2 Car Garage, Attached, Heated
Heat	Propane, Forced	Propane, Forced	Propane, Forced	Electric, Heat Pump, Propane, Forced
Cooling	Central Air Conditioning	Central Air Conditioning	Central Air Conditioning	Central Air Conditioning, Heat Pump, Electric
Condition	Good	Average	Excellent	Excellent
REO/Bank Owned Y/N	No	Yes	No	No

Adjustments:

Tot Fin Ab	\$0	(\$127,000)	(\$3,100)	\$77,300
Tot Bel SQ	\$0	\$60,000	(\$20,450)	\$28,750
Full Bath	\$0	\$0	\$0	\$0
1 Car Garage	\$0	(\$2,500)	\$0	\$0
Total Bedrooms	\$0	\$0	\$0	\$0
1/2 Bath	\$0	\$0	\$0	\$0
Adjusted Price	\$305,000	\$220,000	\$376,350	\$460,950



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COMPARABLE REPORT



Type	Residential/Farms	Residential/Farms
Class	RESIDENTIAL/FARMS	RESIDENTIAL/FARMS
School District	Dallastown	Dallastown
Stories	2 Story	2 Story
Address	7577 Pinewild Road	692 Silver Maple Cir
City	Seven Valleys	Seven Valleys
Neigh/Sub	Logan's Reserve	Logans Reserve
Orig Price	\$325,000	\$405,000
L/P	\$305,000	\$385,000
S/P		
How Sold		
Status	ACT-HOLD-Don't Show	ACTIVE
DOM	61	163
Close Date		
Total Bedrooms	4	6
Total Full Baths	3	4
Total Half Baths	1	0
Tot Bel SQ	1200	1089
Tot Fin Ab	3802	4314
Total Finished SQFT	5002	5403
Year Built	2005	2006
Total Acreage	0.2600	0.2583
MLS #	Subj Prop 21702622	21613202
CC Pd by Seller		
Parking	2 Car Garage	2 Car Garage, Attached
Heat	Propane, Forced	Heat Pump, Propane, Forced
Cooling	Central Air Conditioning	Central Air Conditioning
Condition	Good	Very Good
REO/Bank Owned Y/N	No	No

Adjustments:

Tot Fin Ab	\$0	(\$51,200)
Tot Bel SQ	\$0	\$5,550
Full Bath	\$0	(\$2,000)
1 Car Garage	\$0	\$0
Total Bedrooms	\$0	(\$7,000)
1/2 Bath	\$0	\$500

Adjusted Price	\$305,000	\$330,850
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CMA SUMMARY REPORT

RESIDENTIAL/FARMS Summary Statistics

	HIGH	LOW	AVERAGE	MEDIAN
Price:	\$399,900	\$289,500	\$350,457	\$354,900
Selling Price:	\$349,900	\$306,000	\$333,633	\$345,000
Adj Price:	\$473,480	\$220,000	\$366,255	\$392,150

RESIDENTIAL/FARMS - Active

MLS #	Status	Schl Dist	Type	Ttl Fin SF	DOM	LP	PrcSqft
21701739	ACT	67160	RF	3654	83	\$354,900	\$97.13
21613202	ACT	67160	RF	5403	163	\$385,000	\$71.26
					Avg	Avg	Avg
					123	\$369,950	\$84.20

RESIDENTIAL/FARMS - Sold

MLS #	Status	Schl Dist	Type	Ttl Fin SF	DOM	LP	PrcSqft	SP	PrcSqft
21613069	SOLD	67160	RF	4061	79	\$319,000	\$78.55	\$306,000	\$75.35
21611552	SOLD	67160	RF	3922	4	\$355,000	\$90.52	\$345,000	\$87.97
21610215	SOLD	67160	RF	3477	1	\$349,900	\$100.63	\$349,900	\$100.63
					Avg	Avg	Avg	Avg	Avg
					28	\$341,300	\$89.90	\$333,633	\$87.98

RESIDENTIAL/FARMS - Pending

MLS #	Status	Schl Dist	Type	Ttl Fin SF	DOM	LP	PrcSqft
21702425	PND	67160	RF	5072	42	\$289,500	\$57.08
21702045	PND	67160	RF	5442	66	\$399,900	\$73.48
					Avg	Avg	Avg
					54	\$344,700	\$65.28

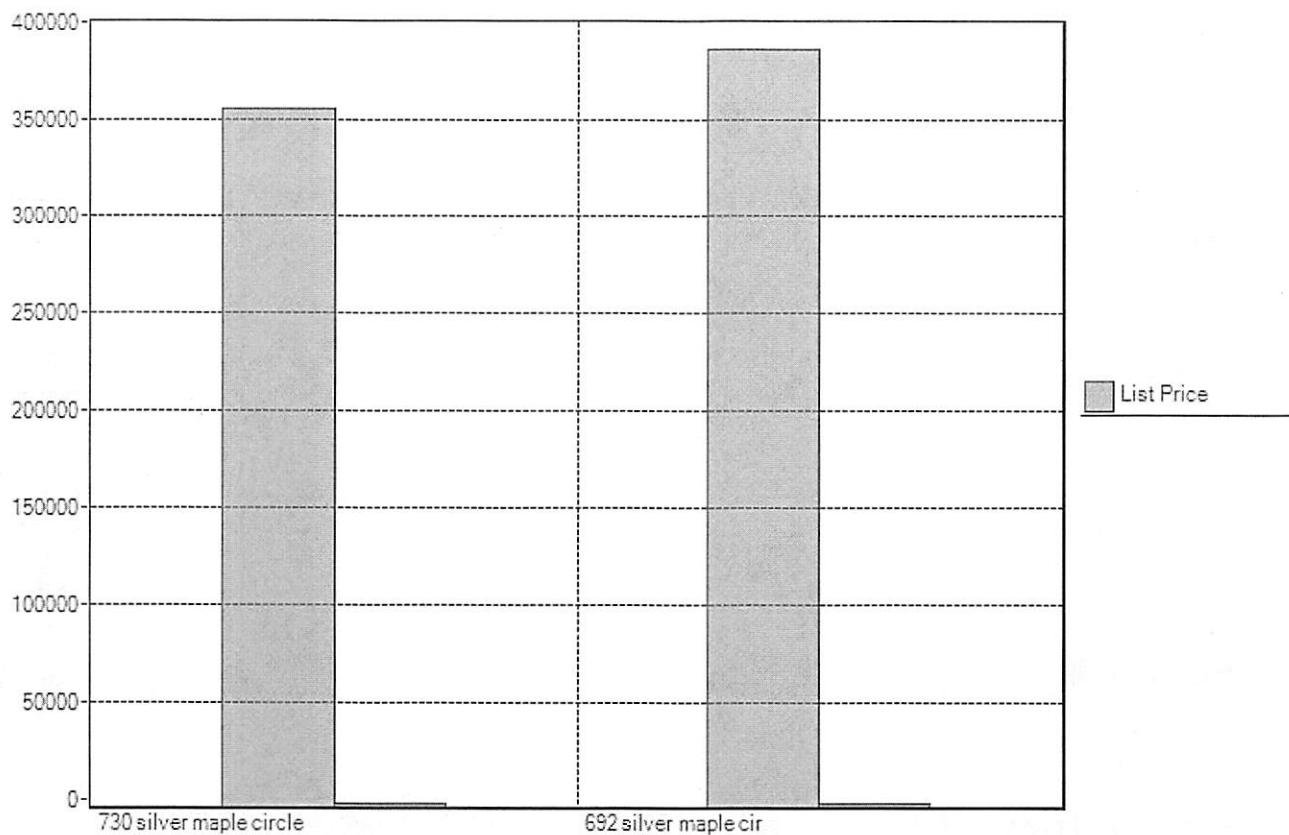


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COMPARABLE PROPERTY STATISTICS



Active Properties

Total # of Listings	2
Lowest List Price	\$354,900.00
Average List Price	\$369,950.00
Highest List Price	\$385,000.00
Average Price Per SQFT	\$84.20
Average Days On Market	123

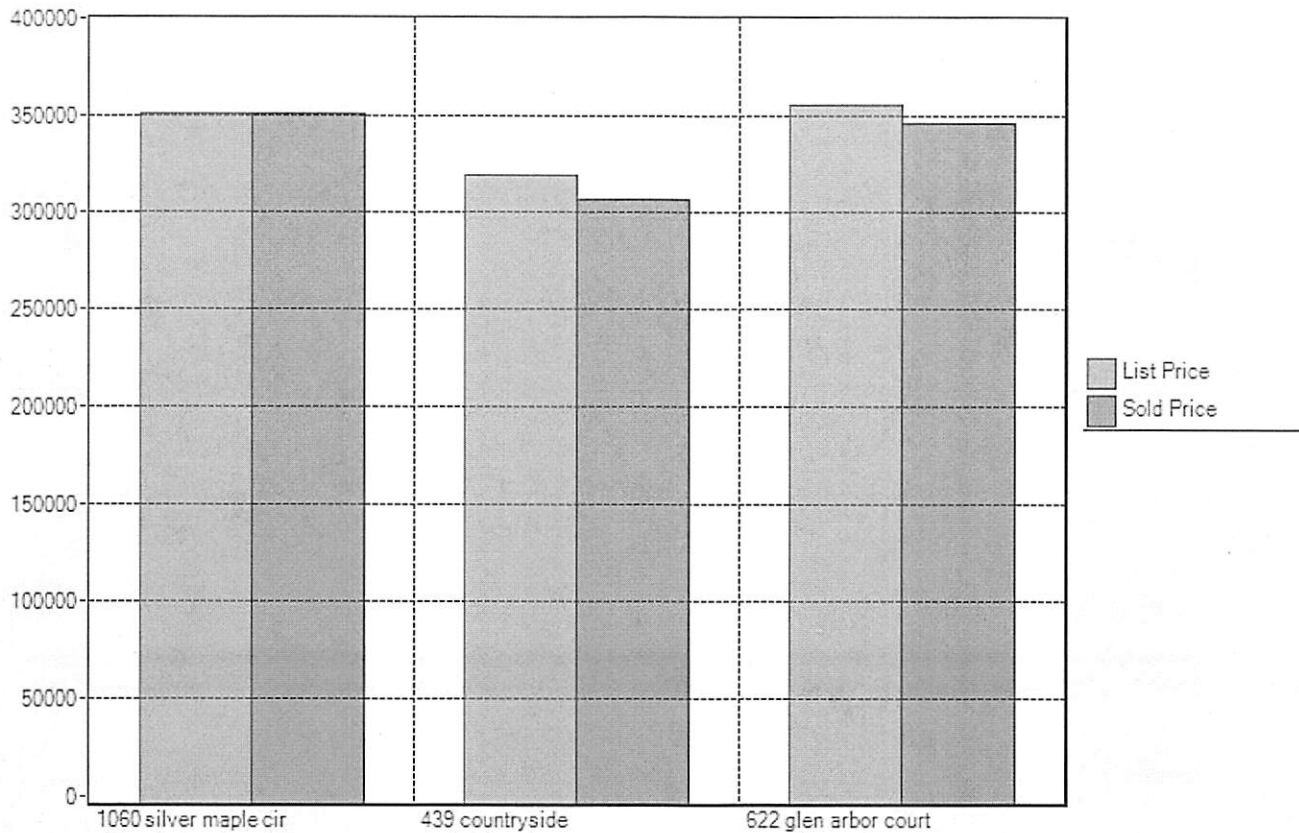


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COMPARABLE PROPERTY STATISTICS



Sold Properties

Total # of Listings	3
Lowest List Price	\$319,000.00
Average List Price	\$341,300.00
Highest List Price	\$355,000.00
Lowest Sold Price	\$306,000.00
Average Sold Price	\$333,633.00
Highest Sold Price	\$349,900.00
Average Price Per SQFT	\$87.98
Average Days On Market	28

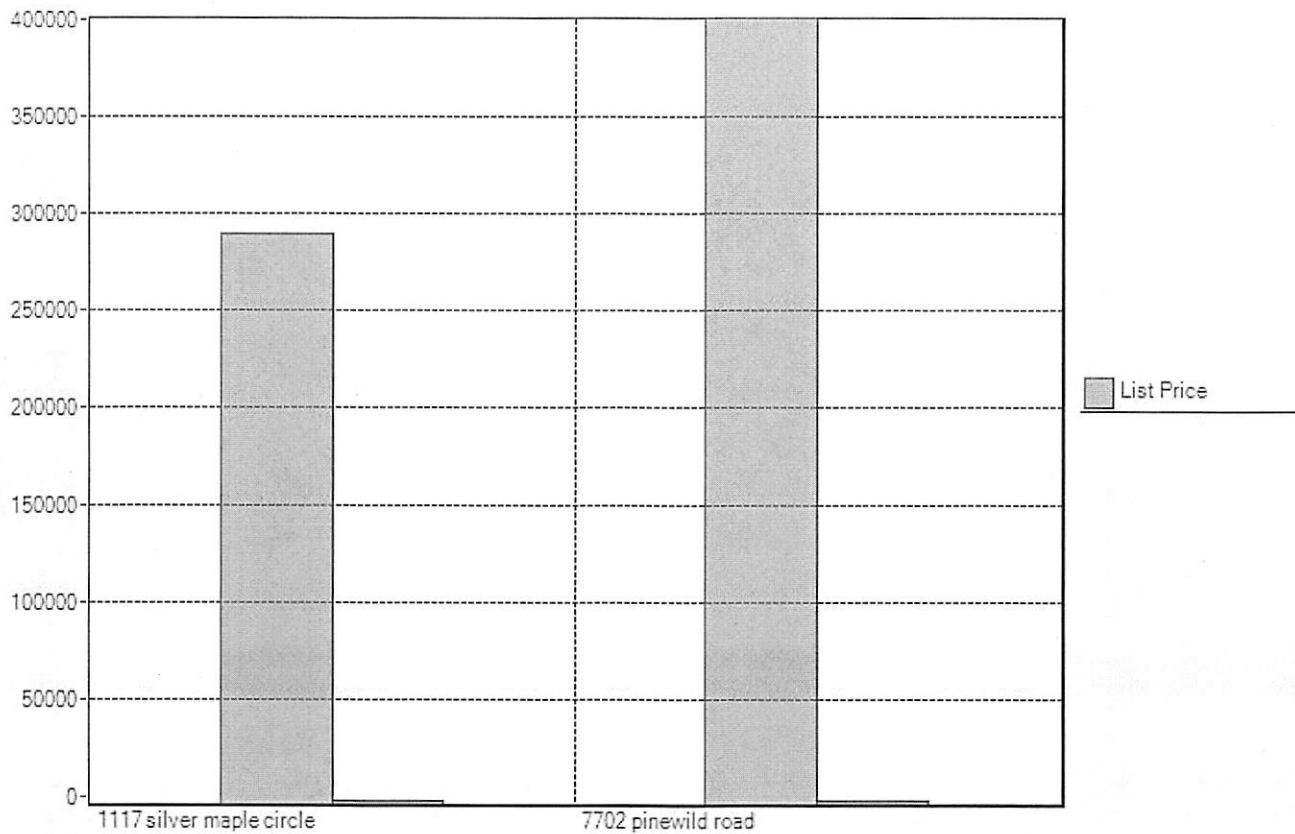


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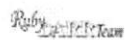
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COMPARABLE PROPERTY STATISTICS



Pending Properties

Total # of Listings	2
Lowest List Price	\$289,500.00
Average List Price	\$344,700.00
Highest List Price	\$399,900.00
Average Price Per SQFT	\$65.28
Average Days On Market	54

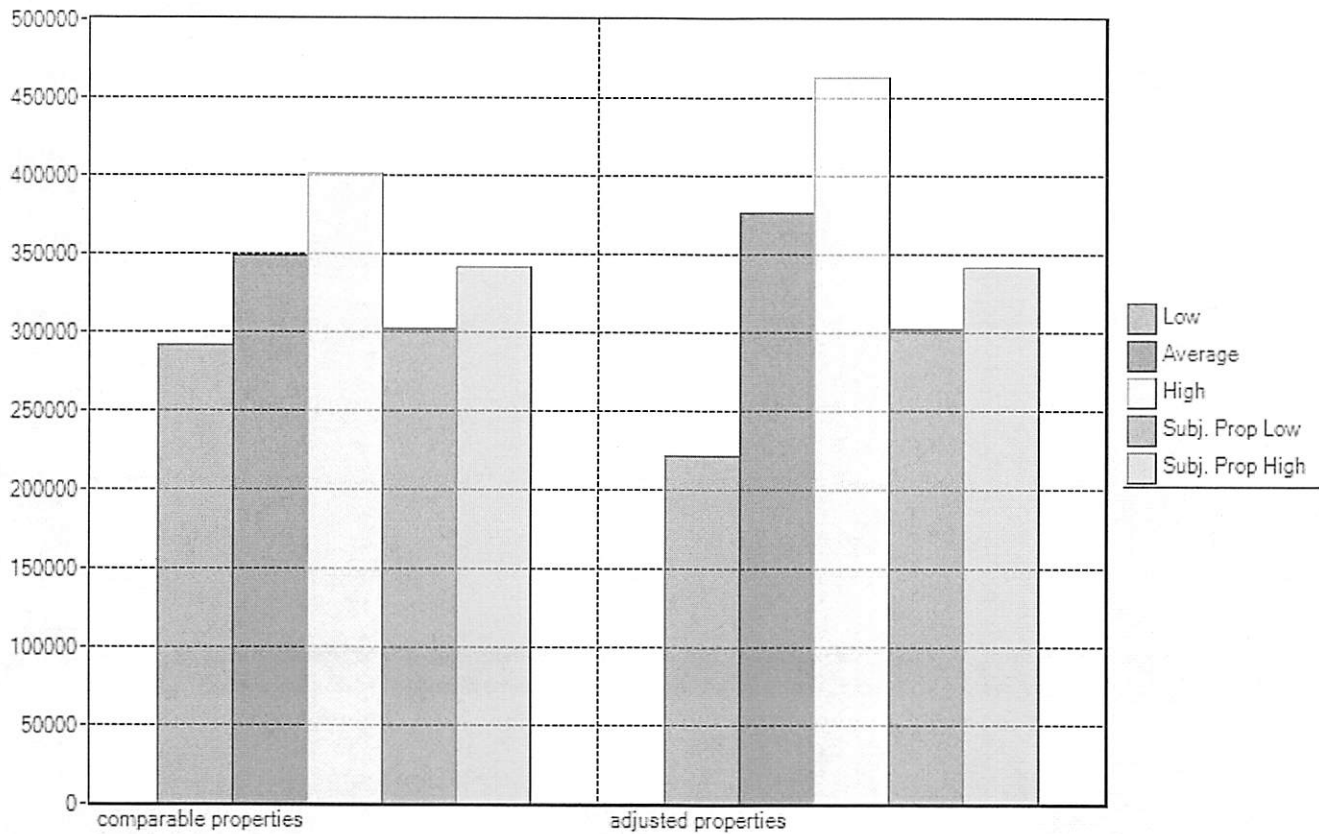


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COMPARABLE PRICE ANALYSIS



Comparable Price Analysis		Price	Price Per SQFT
Low		\$289,500	\$57.08
Average		\$347,171	\$80.41
High		\$399,900	\$100.63
Adjusted Price Analysis		Adjusted Price	Price Per SQFT
Low		\$220,000	\$43.38
Average		\$373,957	\$89.20
High		\$460,950	\$127.24
Suggested List Price			
Low		\$300,000	
High		\$340,000	

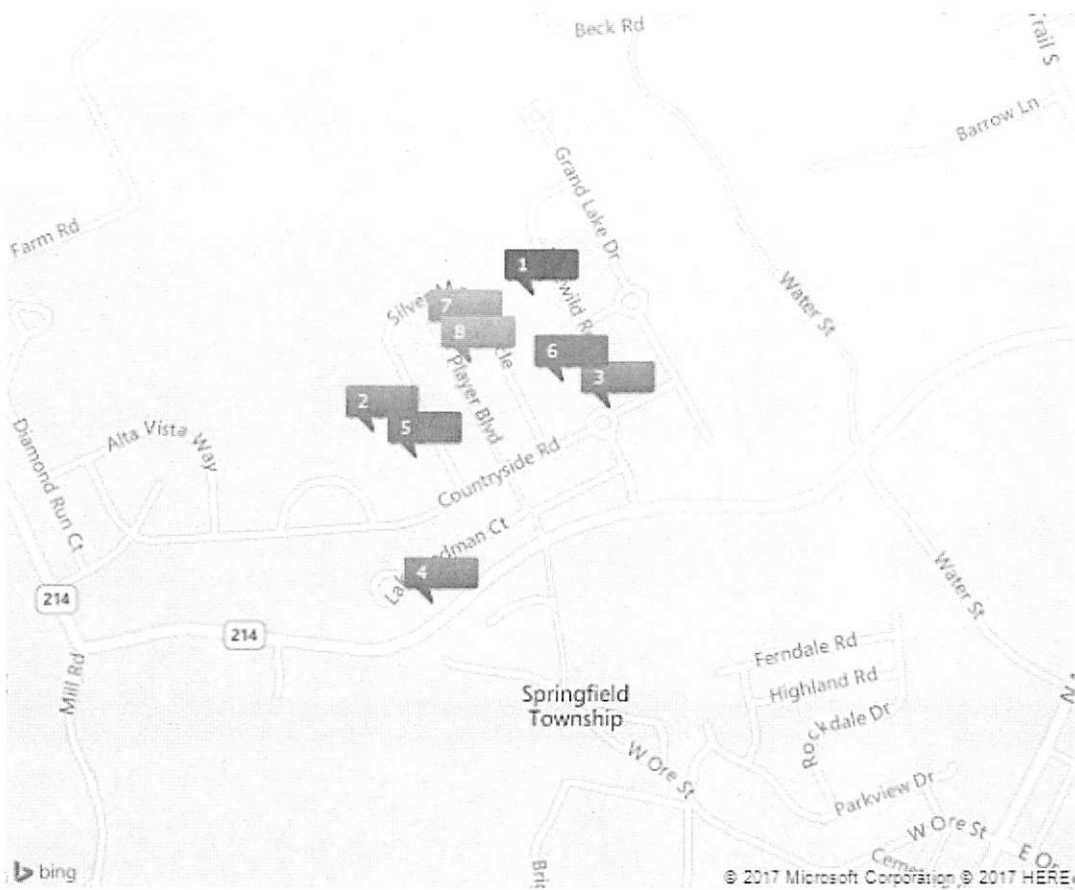


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MAP OF PROPERTIES



Map No.	MLS#	Address	City/State/Zip	Price
1	Sub. Property	7577 Pinewild Road	Seven Valleys PA 17360	\$305,000
2	21610215	1060 Silver Maple Cir	Seven Valleys PA 17360	\$349,900
3	21613069	439 COUNTRYSIDE	SEVEN VALLEYS PA 17360	\$306,000
4	21611552	622 Glen Arbor Court	Seven Valleys PA 17360	\$345,000
5	21702425	1117 Silver Maple Circle	Seven Valleys PA 17360	\$289,500
6	21702045	7702 Pinewild Road	Seven Valleys PA 17360	\$399,900
7	21701739	730 Silver Maple Circle	Seven Valleys PA 17360	\$354,900
8	21613202	692 Silver Maple Cir	Seven Valleys PA 17360	\$385,000



Prepared by Jeff Darr / Ruby Darr Team



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FINAL COMMENTS

When I visited the property located at 7577 Pinewild Rd Seven Valleys, PA; Dallastown School District on May 9, 2017. It was my intention to determine the condition and market value of the home. There have been some improvements made to the property. It is a two story home with 4802 square feet of finished living space. The property is in fair condition, the home has an attached oversized two car garage. The improvements are situated on .2600 acre lot located in Springfield Township / Logans Reserve. The HOA owns an upscale Club House with a Swimming Pool, Tennis Courts and Workout Room and Meeting Rooms. The method I used to compare this property was to look at other similar homes within the Logans Reserve community and Dallastown School District that have sold and settled in the past six months. I then adjusted the prices of the comparable properties with more or fewer amenities to better compare with the subject property. The fair market value of the property, based on the comparable values of four other property's that have sold in the last six months is **\$300,000 to \$340,000**. Considering today's market conditions, if the property is marketed at the lower end of this range it could be sold in ninety days or less. The higher end of the range would produce a buyer in six to nine months or less. The subject home is currently in a short sale position which would classify it as a stigmatized property and its current condition could decrease its value by 10-15%.



Prepared by Jeff Darr / Ruby Darr Team



DETERMINING VALUE

Factors that Affect Your Home in Today's Market!

Location:

Location is the single most important factor in determining the value of your home.

Competition:

Prospective buyers compare your property against competing properties. Buyers will perceive value based upon the properties that have sold or are available in the area.

Timing:

Property values are affected by the current real estate market. As the real estate market cannot be manipulated, a flexible marketing plan should be developed which analyzes the current marketing conditions and individual features of the property.

Condition:

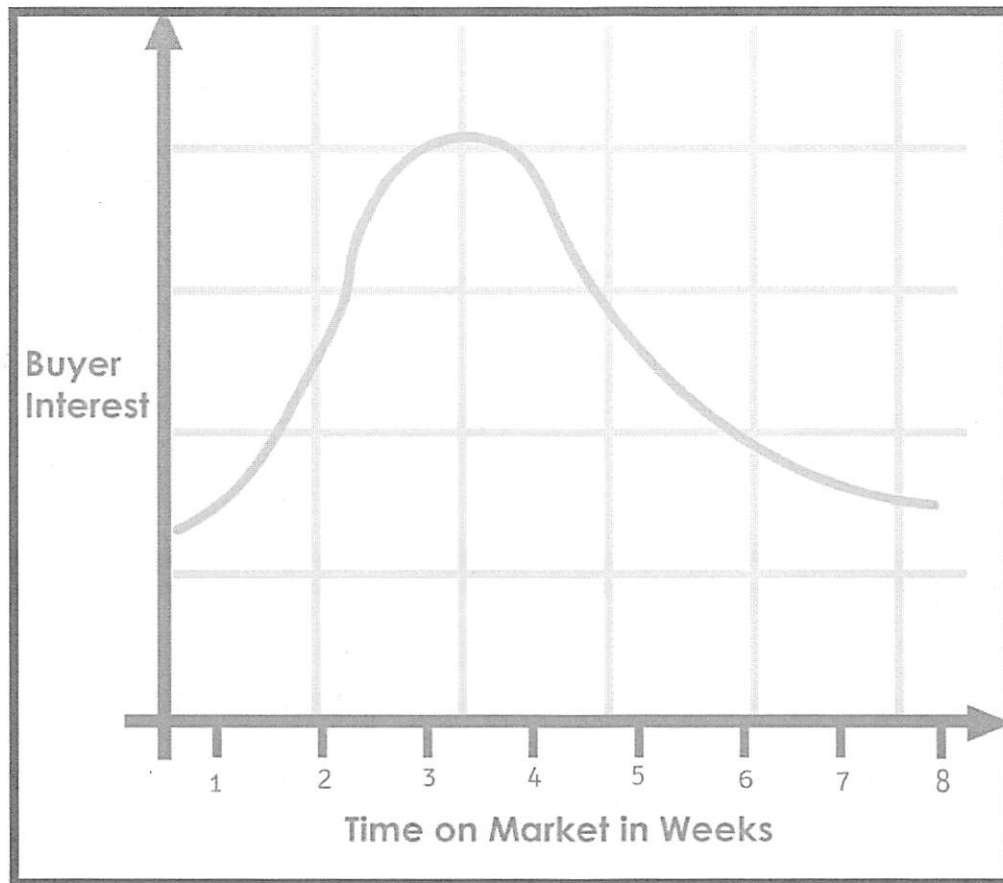
The condition of the property affects the price and speed of the sale. As prospective buyers often make purchases based on emotion, first impressions are important.

Optimizing the physical appearance of your home will maximize the buyer's perception of value.

Price:

Pricing your home properly from the very beginning is an important factor in determining the length of time it will take to sell your home.

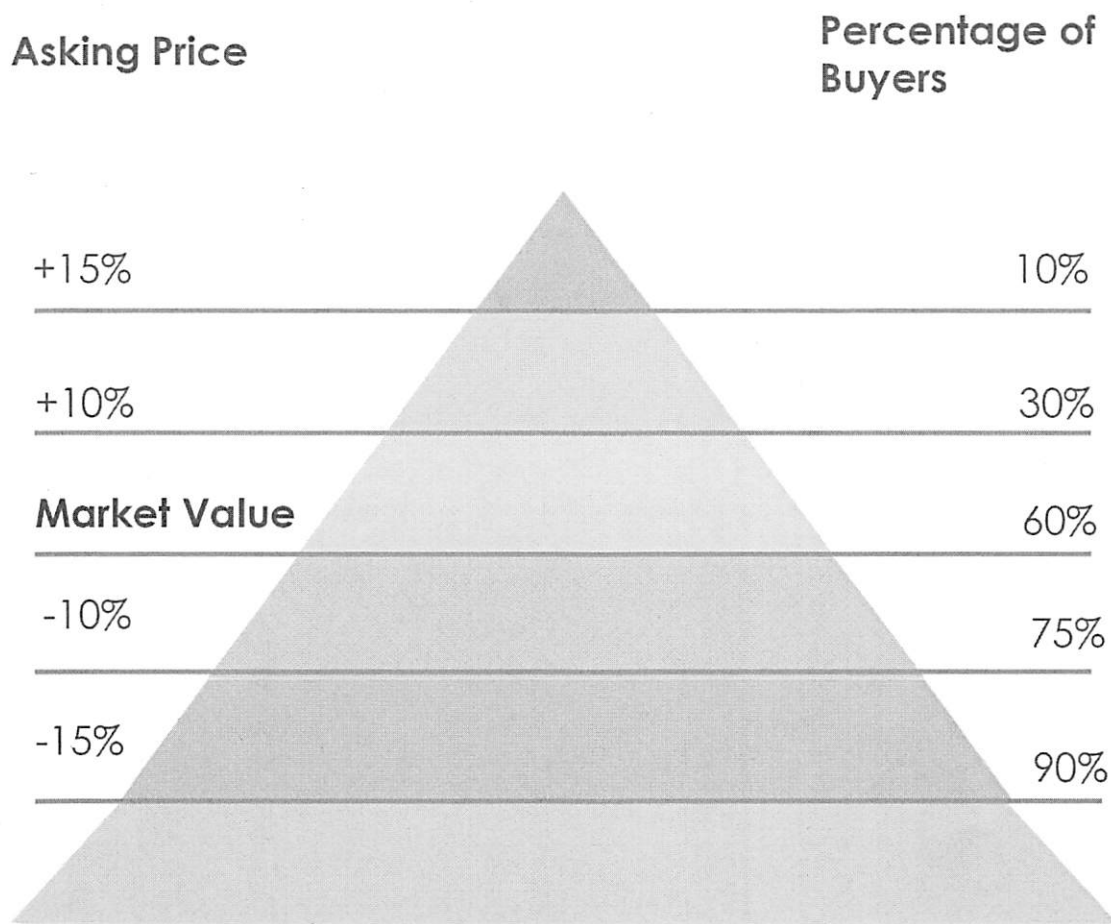
SELLING PRICE VS. TIMING



It is important we price your home properly from the start, while buyer interest is high.

Timing is extremely important in the real estate market. The above graph illustrates the importance of placing your property on the market at a realistic price and terms from the very beginning. A property attracts the most excitement and interest from the real estate community and potential buyers when it is first listed; therefore it has the highest chances of a sale when it is new on the market.

THE IMPORTANCE OF INTELLIGENT PRICING



A competitive price will attract more prospective buyers.

As the graph illustrates, more buyers purchase properties at market value and below. A significantly lower percentage of buyers purchase above market value. Pricing your home at or below market value will expose you to a greater number of prospective buyers and increase your chances of a timely sale.

FURNITURE

Master Bedroom Set \$2700.00

Daughter's Bedroom Set \$1500.00

Son's Bedroom Set \$1500.00

Guest Bedroom Set is my Shari's childhood set \$ 200.00

Dining Room Set \$1500.00

Living Room Set \$1500.00

Computer Desk \$150.00

5 T V's \$1500.00

JEWELRY

Shari's wedding ring \$1500.00, watch \$250.00

Rick's wedding ring \$500.00, watch \$190.00

MENU


Kelley Blue Book®
 The Trusted Resource

MY CARS

2

Advertisement



2008 BMW 5 Series

Style:

535xi Sedan 4D

Mileage:

173000

Change

Edit Options

Check Specs

Vehicle Finder

BMW

5 Series

2017

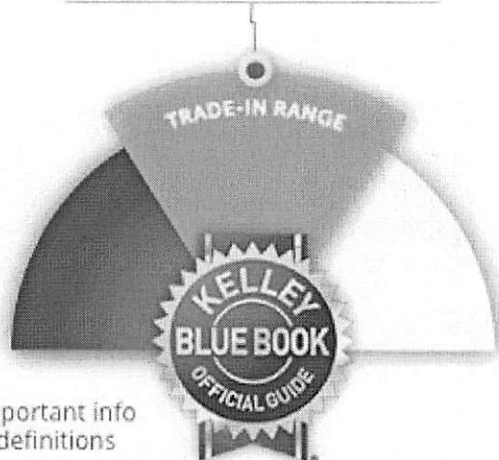
Go


 Have you seen the
 2017 model?

Go

Your Blue Book® Value

Trade In to a
DealerGet an Instant
Cash OfferSell to a Private
Party
 Trade-in Range
\$2,509 - \$4,814

 Trade-in Value
\$3,662

 Important info
 & definitions

Valid for ZIP code 17360 through 04/27/2017

Value based on:

Fair

Good

Very Good

Excellent

Next Steps: Find a Car

Browse reviews, photos, specs and more.

Make

Model

See what you should pay

 Trade In Your Old Vehicle for a New
Genesis G80

 As little as
\$37,738
 net cost ⓘ


View Program Details

on Genesis.com

2017 Genesis G80 MSRP ⓘ

\$41,400

Your Estimated Vehicle Value ⓘ

\$3,662

Your Potential Net Cost:

\$37,738

MENU


Kelley Blue Book®
The Trusted Resource

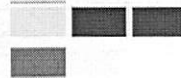
MY CARS

2



BUICK

NEW 2017 ENVISION

Galaxy Silver
Metallic*
**TURN HEADS
IN ANY COLOR**

BUILD & PRICE

VIEW PHOTOS

LOCATE A VEHICLE

*Important Info

Advertisement



2014 Acura MDX

Style:

Mileage:

Sport Utility 4D

96500

Change

Edit Options

Check Specs

Vehicle Finder

Acura

MDX

2017

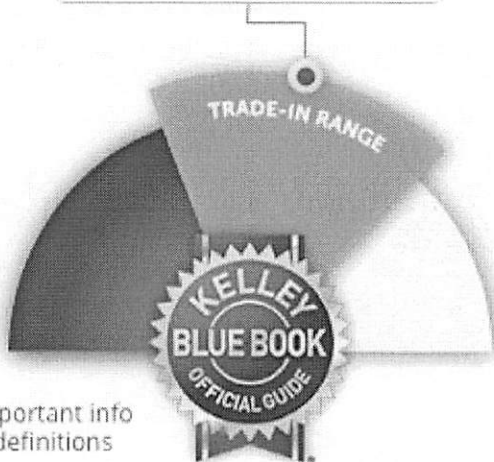
Go


 Have you seen the
2017 model?

Go

Your Blue Book® Value

Trade In to a
DealerGet an Instant
Cash OfferSell to a Private
Party
 Trade-in Range
\$18,005 - \$20,108

 Trade-in Value
\$19,057

 Important info
& definitions

Valid for ZIP code 17360 through 04/27/2017

Value based on:

Fair

Good

Very Good

Excellent

Next Steps: Find a Car

Browse reviews, photos, specs and more.

Make

Model

See what you should pay

EXPERIENCE THE NEW BUICK

2017 BUICK ENCLAVE
CONVENIENCEULTRA LOW MILEAGE LEASE FOR
WELL-QUALIFIED NON-GM LESSEES
\$289

 PER MO. FOR 24 MOS.*
\$4,849 DUE AT LEASE
SIGNING AFTER ALL OFFERS

 No security deposit required. Tax, title, license and dealer fees extra. Mileage
charge of \$0.25/mile over 20,000 miles. At participating dealers only.


VIEW ALL OFFERS

* MUST BE A CURRENT BUICK LESSEE. EXAMPLE BASED ON AN AVERAGE VEHICLE.
Selling price. Each dealer sets its own price. Your payments may vary. Payments are for
2017 Buick Enclave Convenience with an MSRP of \$39,990. 24 monthly payments total \$6,912. Total lease cost is
\$11,400.00. Lease based on net capitalized cost of \$30,000.00 including down payment of \$4,849 and \$1,500 in
security deposit. Payments may be higher in some states. Rights to purchase at lease end if so arranged to be
be obtained upon signing. GM Financial must approve lease. Take delivery by 5/1/17. Mileage charge of
\$0.25/mile over 20,000 miles. Lease ends 4/30/17. Example only. Actual dealer price of \$4,849 or less at
end of lease. Not available with some other offers.

Advertisement

GEICO

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(if known)

☐ Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt****4/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
--	---	---	------------------------------------

Debtor 1 Exemptions

Brief description:

Line from *Schedule A/B* _____

☐☐

100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1

First Name Middle Name Last Name

Debtor 2

(Spouse if, filing)

Shari Wagner Cole

First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533

(if known)

☐ Check if this is an amended filing**Official Form 106C****Schedule C: The Property You Claim as Exempt****4/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

Debtor 2 Exemptions

Brief description:

Line from *Schedule A/B*☐☐

100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2 Shari Wagner Cole
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
2.1	<div>Auto One Fin</div> <div>Creditor's Name</div> <div>Po Box 7222</div> <div>York, PA 17404</div> <div>Number, Street, City, State & Zip Code</div>	<div>Describe the property that secures the claim:</div> <div>11/04/2015</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Nature of lien. Check all that apply.</div> <div><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</div> <div><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</div> <div><input type="checkbox"/> Judgment lien from a lawsuit</div> <div><input checked="" type="checkbox"/> Other (including a right to offset)</div> <div>Auto Loan</div>	<div>\$38,366.00</div>	<div>\$19,057.00</div>	<div>\$19,309.00</div>
<div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div>					
<div>Date debt was incurred</div> <div>11/04/2015</div>		<div>Last 4 digits of account number</div> <div>1009</div>			

2.2	Auto One Fin <small>Creditor's Name</small> Po Box 7222 York, PA 17404 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 06/23/2014 Auto loan - 2008 BMW 535xi As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) 06/23/2014 Auto loan - 2008 BMW 535xi	\$12,171.00	\$3,662.00	\$8,509.00
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Date debt was incurred _____ Last 4 digits of account number 1006			

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name
Debtor 2 Shari Wagner Cole
First Name Middle Name Last Name

Case number (if know) 1:17-bk-1533

2.3 Ditech Financial LLC

Creditor's Name

Describe the property that secures the claim:

\$581,886.00

\$300,000.00

\$281,886.00

07/01/2005 - Conventional Real Estate Loan

**332 Minnesota St Ste 610
Saint Paul, MN 55101**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) _____

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 07/01/2005

Last 4 digits of account number 9240

Add the dollar value of your entries in Column A on this page. Write that number here:

\$632,423.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$632,423.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State & Zip Code

**Ditech Financial LLC
Po Box 6172
Rapid City, SD 57709**

On which line in Part 1 did you enter the creditor? 2.3

Last 4 digits of account number 9240

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2 Shari Wagner Cole
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	11 Comcast Nonpriority Creditor's Name 4120 International Parkway Suite 1100 Carrollton, TX 75007 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>5599</u> When was the debt incurred? <u>06/28/2015</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>06/28/2015 - Collection Account</u>
		\$355.00

Debtor 1
Debtor 2 **Cole,, Richard Horace Jr. & Cole, Shari Wagner**

Case number (if know) **1:17-bk-1533**

<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">4.2</div> Baltimore County Emp Nonpriority Creditor's Name 23 W Susquehanna Avenue Towson, MD 21204-5291 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1200</u> \$4,513.00 When was the debt incurred? <u>06/18/2014</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>06/18/2014</u>
--	---

<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">4.3</div> Calder Door & Specialty Co Nonpriority Creditor's Name 1296 Loop Rd Lancaster, PA 17601-3167 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>8979</u> \$266.12 When was the debt incurred? <u>06/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>06/2016 - Other</u>
--	---

<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">4.4</div> Capital Management Services Nonpriority Creditor's Name 69842 S Ogden St Buffalo, NY 14206 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9307</u> \$774.27 When was the debt incurred? <u>06/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>06/2016 - Credit Card - Collection For M&T Bank</u>
--	---

4.5

CBY Of York

Nonpriority Creditor's Name

**18 S George St Fl 5
York, PA 17401-1400**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **2899** **\$494.56**

When was the debt incurred? **06/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **06/2016 - Utility Bill - Roto Rooter**

4.6

Colony Brands Inc

Nonpriority Creditor's Name

**1112 7th Ave
Monroe, WI 53566-1364**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **7630** **\$423.00**

When was the debt incurred? **06/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **06/2016 - Other**

4.7

Dept Of Ed/Navient

Nonpriority Creditor's Name

**Po Box 9655
Wilkes-Barre, PA 18773-9655**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **2015** **\$8,703.00**

When was the debt incurred? **09/25/2015**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **09/25/2015 Education loan**

4.8	Ehrlich Nonpriority Creditor's Name 4565 W Market St York, PA 17408-6111 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0836</u> \$200.00 When was the debt incurred? <u>06/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Other - Pest Control</u>
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4.9	First Premier Nonpriority Creditor's Name Tape Only 3820 N Louise Ave Sioux Falls, SD 57107-0145 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9460</u> \$539.00 When was the debt incurred? <u>02/05/2014</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>02/05/2014 - Charge Account</u>
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4.10	First Premier Nonpriority Creditor's Name Tape Only 3820 N Louise Ave Sioux Falls, SD 57107-0145 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9416</u> \$522.00 When was the debt incurred? <u>04/26/2013</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>04/26/2013 Charge Account</u>
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<div>4.11</div> <div>First Premier</div> <div>Nonpriority Creditor's Name</div> <div>Tape Only 3820 N Louise Ave</div> <div>Sioux Falls, SD 57107-0145</div> <div>Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 1992</div> <div>\$888.00</div> <div>When was the debt incurred? 11/23/2010</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 11/23/2010 Charge Account</div>
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<div>4.12</div> <div>GM Financial</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 181145</div> <div>Arlington, TX 76096-1145</div> <div>Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 4534</div> <div>\$14,340.00</div> <div>When was the debt incurred? 03/09/2011</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 03/09/2011</div>
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<div>4.13</div> <div>Jefferson Capital System</div> <div>Nonpriority Creditor's Name</div> <div>16 Mclelland Rd</div> <div>Saint Cloud, MN 56303</div> <div>Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 0874</div> <div>\$519.00</div> <div>When was the debt incurred? 12/27/2016</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 12/27/2016 - Collection Agency For - 12 Lane Bryant Retail</div>
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<div>4.14</div> <div>Lane Bryant Nonpriority Creditor's Name</div> <div>PO Box 659728 San Antonio, TX 78265-9728 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input type="checkbox"/> Debtor 1 only</div> <div><input checked="" type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7769 \$519.00</div> <div>When was the debt incurred? 09/16/2015</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card</div>
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<div>4.15</div> <div>Logan Homeowners Assoc Nonpriority Creditor's Name</div> <div>PO Box 11981 Newark, NJ 07101-4960 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7701 \$1,300.00</div> <div>When was the debt incurred? 03/2016</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 03/2016 - Home Owners Assoc Fees</div>
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<div>4.16</div> <div>Lvnv Funding LLC Nonpriority Creditor's Name</div> <div>625 Pilot Road Suite 2/3 Las Vegas, NV 89119 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 3347 \$854.00</div> <div>When was the debt incurred? 06/14/2016</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 06/14/2016 - Facoring Company - Collection Agency For - 12 Credit One Bank N.A</div>
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Debtor 1
Debtor 2 **Cole,, Richard Horace Jr. & Cole, Shari Wagner**

Case number (if known) **1:17-bk-1533**

<div>4.17</div> <div>Midland Funding Llc Nonpriority Creditor's Name</div> <div>2365 Northside Drive Suite 300 San Diego, CA 92108 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7385 \$524.00</div> <div>When was the debt incurred? 09/30/2016</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 09/30/2016 - Factoring Company - Collection Agency For 01 Comenity Bank</div>
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<div>4.18</div> <div>National Recovery Agency Nonpriority Creditor's Name</div> <div>2491 Paxton St Harrisburg, PA 17111 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 3580 \$490.00</div> <div>When was the debt incurred? 12/01/2014</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify 12/01/2014 - Collection Agency For - Springettsbury Township EMS</div>
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<div>4.19</div> <div>Select Portfolio Services Inc Nonpriority Creditor's Name</div> <div>PO Box 65250 Salt Lake City, UT 84165-0250 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 3854 \$61,353.36</div> <div>When was the debt incurred? Unknown</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Other - 2nd Mortgage</div>
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<div style="border: 1px solid black; padding: 2px; display: inline-block;">4.20</div>	Sentry Credit Inc Nonpriority Creditor's Name 2809 Grand Ave Everett, WA 98201 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>464</u> \$156.00 When was the debt incurred? <u>05/01/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>05/01/2016 - Collection Agency For - 08 Nordstrom FSB</u>
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<div style="border: 1px solid black; padding: 2px; display: inline-block;">4.21</div>	STYCSA Nonpriority Creditor's Name Sewer Authority PO Box 75 Seven Valleys, PA 17360-0075 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>5910</u> \$1,000.00 When was the debt incurred? <u>Unknown</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Sewer Bill</u>
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<div style="border: 1px solid black; padding: 2px; display: inline-block;">4.22</div>	Suburban Propane Nonpriority Creditor's Name PO Box J Whippany, NJ 07981-0409 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>5775</u> \$414.23 When was the debt incurred? <u>Unknown</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Utility Bill</u>
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<div>4.23</div> <div>True Green Nonpriority Creditor's Name</div> <div>PO Box 9001128 Louisville, KY 40290-1128 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 5451 \$200.00</div> <div>When was the debt incurred? 06/2016</div> <div>As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Other - Lawn Care</div>
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<div>4.24</div> <div>USA Funds Nonpriority Creditor's Name</div> <div>Po Box 6180 Indianapolis, IN 46206 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 2606 \$16,787.00</div> <div>When was the debt incurred? 06/08/2012</div> <div>As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account</div>
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<div>4.25</div> <div>USA Funds Nonpriority Creditor's Name</div> <div>Po Box 6180 Indianapolis, IN 46206 Number Street City State Zip Code</div> <div>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 2606 \$12,175.00</div> <div>When was the debt incurred? 06/08/2012</div> <div>As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account</div>
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<div>4.26</div> Valentine & Kebartas, LLC Nonpriority Creditor's Name 15 Union St Lawrence, MA 01840-1866 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>7876</u> \$854.00 When was the debt incurred? <u>06/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>06/2016 - Credit Card - Collection For Credit One Bank</u>
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<div>4.27</div> Verizon Wireless/Sou Nonpriority Creditor's Name PO Box 26055 Nat'l Recovery Dept M.S 400 Minneapolis, MN 55426 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1430</u> \$2,577.00 When was the debt incurred? <u>08/02/2006</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>08/02/2006 - Collection Account</u>
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Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address 12 Credit One Bank Po Box 10497 MS 576 C/O Resurgent Capital Services Greenville, SC 29603	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.16</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	3347

Name and Address First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.10</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	9416

Name and Address First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.11</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	1992

Debtor 1
Debtor 2 **Cole,, Richard Horace Jr. & Cole, Shari Wagner**

Case number (if known) **1:17-bk-1533**

Name and Address
Lvnv Funding LLC
Po Box 10497
Greenville, SC 29603

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.16** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

3347

Name and Address
Verizon Wireless
Po Box 49
Lakeland, FL 33802

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.27** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

1430

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>131,740.54</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>131,740.54</u>

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2 Shari Wagner Cole
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(if known)

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name Number Street City State ZIP Code	
2.2 Name Number Street City State ZIP Code	
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2 Shari Wagner Cole
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(if known)

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number Street
City State ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name _____

Number Street
City State ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.

Debtor 2 Shari Wagner Cole
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(If known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

☒ Employed

☐ Not employed

Government Contractor

Indigenous Techonlogies

1705 Industrial Rd
Anadarko, OK 73005-9560

How long employed there?

1 years

Debtor 2 or non-filing spouse

☒ Employed

☐ Not employed

Social Services

Baltimore County Social Services

6401 York Rd
Baltimore, MD 21212-2152

1 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>4,647.18</u>	\$ <u>2,920.66</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>4,647.18</u>	\$ <u>2,920.66</u>

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 4,647.18	\$ 2,920.66	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,086.99	\$ 401.69	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 162.67	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 74.19	\$ 312.98	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: CREDIT UNION	5h.+ \$ 0.00	+ \$ 315.05	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,161.18	\$ 1,192.39	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,486.00	\$ 1,728.27	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,486.00	+ \$ 1,728.27	= \$ 5,214.27
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 5,214.27	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.

Debtor 2 Shari Wagner Cole
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

21

☐ No

☒ Yes

Son

16

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,179.38

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 79.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1
Debtor 2 **Cole,, Richard Horace Jr. & Cole, Shari Wagner**

Case number (if known) **1:17-bk-1533**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>170.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>133.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>400.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>200.00</u>
10. Personal care products and services	10. \$ <u>100.00</u>
11. Medical and dental expenses	11. \$ <u>170.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>200.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>860.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>300.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you.	\$ <u>0.00</u>
Specify: _____	19.
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>6,091.38</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>6,091.38</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>5,214.27</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>6,091.38</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-877.11</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

Fill in this information to identify your case:

Debtor 1 Richard Horace Cole,, Jr.
First Name Middle Name Last Name

Debtor 2 Shari Wagner Cole
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:17-bk-1533
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Richard Horace Cole, Jr.
Richard Horace Cole,, Jr.
Signature of Debtor 1

Date July 11, 2017

X /s/ Shari Wagner Cole
Shari Wagner Cole
Signature of Debtor 2

Date July 11, 2017

Fill in this information to identify your case:

Debtor 1 **Richard Horace Cole,, Jr.**
First Name Middle Name Last Name

Debtor 2 **Shari Wagner Cole**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:17-bk-1533**
(if known)

☐ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	300,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	37,782.13
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	337,782.13

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A Amount of claim, at the bottom of the last page of Part 1 of Schedule D...	\$	632,423.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$	131,740.54
Your total liabilities		\$ 764,163.54

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of Schedule I.....	\$	5,214.27
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of Schedule J.....	\$	6,091.38

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Cole,, Richard Horace Jr. & Cole, Shari**
Debtor 2 **Wagner**

Case number (if known) **1:17-bk-1533**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **7,567.84**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00